

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: CRISTELA CAMPOS	§	Case No. 07-72235
	§	
	§	
Debtors	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was converted to chapter 13 on 09/26/2007.
- 2) The plan was confirmed on 06/27/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/22/2010, 11/04/2011.
- 5) The case was completed on 04/30/2012.
- 6) Number of months from filing or conversion to last payment: 55.
- 7) Number of months case was pending: 57.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,850.00.
- 10) Amount of unsecured claims discharged without full payment: \$164,499.26.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 72,241.00	
Less amount refunded to debtor	\$ 685.00	
<b>NET RECEIPTS</b>		<b>\$ 71,556.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,566.21	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 7,066.21</b>
Attorney fees paid and disclosed by debtor:	\$ 1,274.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY SCOTT A BENTLEY	Lgl	0.00	3,774.00	3,774.00	2,500.00	0.00
JPMORGAN CHASE BANK, N.A.	Sec	0.00	150.00	150.00	150.00	0.00
ADVOCATE GOOD SHEPHERD	Uns	753.00	NA	NA	0.00	0.00
AMERICAN EXPRESS CENTURION	Uns	2,363.02	2,649.66	2,649.66	829.30	0.00
AMERICAN EXPRESS BANK FSB	Uns	18,104.81	19,350.86	19,350.86	6,056.51	0.00
FIA CARD SERVICES aka BANK OF	Uns	15,387.00	16,211.77	16,211.77	5,074.03	0.00
FIA CARD SERVICES aka BANK OF	Uns	12,200.64	13,980.36	13,980.36	4,375.63	0.00
CARSON PIRIE SCOTT	Uns	290.18	NA	NA	0.00	0.00
BANK ONE/JP MORGAN CHASE	Uns	5,569.41	4,729.75	4,729.75	1,480.33	0.00
PORTFOLIO RECOVERY	Uns	5,788.96	6,608.55	6,608.55	2,068.37	0.00
DISCOVER BANK	Uns	13,326.13	15,919.70	15,919.70	4,982.62	0.00
EFREN ARTEAGA	Uns	100,000.00	105,000.00	105,000.00	32,863.34	0.00
EXPRESS	Uns	338.36	NA	NA	0.00	0.00
FIFTH THIRD BANK	Uns	5,464.41	NA	NA	0.00	0.00
HARRIS / BANKCARD SERVICES	Uns	3,391.28	NA	NA	0.00	0.00
EAST BAY FUNDING	Uns	338.00	338.36	338.36	105.90	0.00
LVNV FUNDING, LLC	Uns	601.00	NA	NA	0.00	0.00
MBNA	Uns	11,661.88	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PFG OF MINNESOTA	Uns	605.48	NA	NA	0.00	0.00
PRECISION ROOFING & SIDING	Uns	4,700.00	5,084.17	5,084.17	1,591.27	0.00
BRUNING & ASSOCIATES PC	Uns	1,667.04	1,691.76	1,691.76	529.50	0.00
ECMC	Uns	7,654.31	6,933.19	6,933.19	2,169.98	0.00
PORTFOLIO RECOVERY	Uns	558.08	601.77	601.77	188.35	0.00
SOLOMON & SOLOMON	Uns	164.62	NA	NA	0.00	0.00
TARGET NATIONAL BANK	Uns	744.72	779.72	779.72	244.04	0.00
ROUNDUP FUNDING LLC	Uns	181.58	181.58	181.58	56.83	0.00
SLM EDUCATION CREDIT	Uns	0.00	1,153.95	1,153.95	361.17	0.00
PORTFOLIO RECOVERY	Uns	0.00	4,353.69	4,353.69	1,362.62	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 150.00	\$ 150.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 150.00	\$ 150.00	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 205,568.84	\$ 64,339.79	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 7,066.21	
Disbursements to Creditors	\$ 64,489.79	
<b>TOTAL DISBURSEMENTS:</b>		\$ 71,556.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 07/18/2012

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.